

United States Bankruptcy Court
Eastern District of New York

In re:
 John Fanizzi
 Susan Fanizzi
 Debtors

Case No. 11-49944-ess
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: adobson
 Form ID: 262

Page 1 of 3
 Total Noticed: 23

Date Rcvd: Mar 07, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2012.

db/jdb +John Fanizzi, Susan Fanizzi, 189 Franklin Avenue, Staten Island, NY 10301-1234
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 7472209 Homeprjvisa, Cscl Dispute Tm-mac N8235-04m, Des Moines, IA 50306
 7472212 +Municipal Credit Union, 22 Cortlandt St, New York, NY 10007-3153
 7472215 +St Vincent's Hospital, 355 Bard Avenue, Staten Island, NY 10310-1699
 7472216 Target N.b., C/o Target Credit Services, Minneapolis, MN 55440
 7472217 +Visa Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 7472218 +Web Bank/dfs, 1 Dell Way, Round Rock, TX 78682-7000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Mar 07 2012 18:26:50 United States Trustee,
 Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
 7472202 +EDI: BANKAMER2.COM Mar 07 2012 18:13:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 7472203 +EDI: CHASE.COM Mar 07 2012 18:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 7472204 +EDI: CITICORP.COM Mar 07 2012 18:13:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
 7472205 +EDI: CITICORP.COM Mar 07 2012 18:13:00 Citibankna, Po Box 769006,
 San Antonio, TX 78245-9006
 7472206 +EDI: CIAC.COM Mar 07 2012 18:13:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
 7472207 EDI: RCSDELL.COM Mar 07 2012 18:13:00 Dell Preferred, P O BOX 6403,
 Carol Stream, IL 60197
 7518283 EDI: RMSC.COM Mar 07 2012 18:13:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7472208 +EDI: RMSC.COM Mar 07 2012 18:13:00 Gecrb/jcp, Po Box 981402, El Paso, TX 79998-1402
 7472210 +EDI: CBSKOHLS.COM Mar 07 2012 18:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 7472211 +EDI: MERRICKBANK.COM Mar 07 2012 18:13:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001
 7495833 E-mail/Text: EBrewster@dep.nyc.gov Mar 07 2012 18:26:45 New York City Water Board,
 Department of Environment Protection, 59-17 Junction Blvd., Bankruptcy Unit - 13th Floor,
 Flushing, NY 11373-5108
 7472213 +EDI: SEARS.COM Mar 07 2012 18:13:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7472214 ##+Sovereign Bank, 865 Brook St, Rocky Hill, CT 06067-3444

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2012

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2012 at the address(es) listed below:

Alan Nisselson anisselso@windelsmarx.com,
theston@windelsmarx.com;n159@ecfcbis.com;lcroslow@windelsmarx.com
Kevin B Zazzera on behalf of Debtor John Fanizzi kzazz007@yahoo.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form BLdfnld7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-49944-ess

John Fanizzi Susan Fanizzi

189 Franklin Avenue 189 Franklin Avenue
Staten Island, NY 10301 Staten Island, NY 10301

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-6889 xxx-xx-5749

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on November 28, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: March 7, 2012

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form **BLdfnld7**(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.